

**Information to identify the case:**

Debtor 1 **Maryjane D. Parker**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: **18-32459-CMG**

Social Security number or ITIN xxx-xx-4197

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Maryjane D. Parker

2/15/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Maryjane D. Parker  
 Debtor

Case No. 18-32459-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 22

Date Rcvd: Feb 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2019.

db	+Maryjane D. Parker, 606 June Road, Browns Mills, NJ 08015-3753
517867503	+Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517867504	+Apex Asset Management, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
517867509	+First National Bank, Attn: Tina, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
517867511	+Loandepot, P.O. Box 660275, Dallas, TX 75266-0275
517867517	+SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
517867513	+Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004
517867516	+South Shore Bank, Attn: Bankruptcy, Po Box 151, Weymouth, MA 02188-0904
517867521	+Virtua Medical Group, PO Box 8500, Philadelphia, PA 19178-8500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2019 01:10:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 16 2019 01:10:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: GMACFS.COM Feb 16 2019 05:43:00 Ally Capital, P.O. Box 130424, Roseville, MN 55113-0004
517867502	+EDI: GMACFS.COM Feb 16 2019 05:43:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 380902, Bloomington, MN 55438-0902
517867505	+EDI: CHASE.COM Feb 16 2019 05:43:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517867507	+EDI: WFNNB.COM Feb 16 2019 05:43:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517867508	+EDI: RCSFNBMARIN.COM Feb 16 2019 05:43:00 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
517867512	+EDI: RESURGENT.COM Feb 16 2019 05:43:00 LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517867510	+EDI: FORD.COM Feb 16 2019 05:43:00 Lincoln Automotive Financial Service, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
517868381	+EDI: RMSC.COM Feb 16 2019 05:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, Po Box 41021, Norfolk, VA 23541-1021
517867518	+EDI: RMSC.COM Feb 16 2019 05:43:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
517867519	+EDI: RMSC.COM Feb 16 2019 05:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517867520	+EDI: RMSC.COM Feb 16 2019 05:43:00 Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517867506*	+Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517867514*	+Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004
517867515*	+Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,  
 G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep  
 iqsystems.com

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 22

Date Rcvd: Feb 15, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep  
iqsystems.com  
Lee Martin Perlman on behalf of Debtor Maryjane D. Parker ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Rebecca Ann Solarz on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5